

**INFLUENCE OF WOMEN ENTERPRISE FUND ON THE LIVELIHOODS  
OF WOMEN IN EMBAKASI EAST SUB COUNTY, NAIROBI COUNTY.**

**BY**

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## DECLARATION

This research project report is my original work and has not been submitted for award of a degree in any other University.

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## **DEDICATION**

I would like to dedicate this research project to my mother Naomi Cheruiyot who has tirelessly supported me with her prayers and encouragement. Also, to my family for their love and encouragement through the whole study period and above all to the Almighty God without whom this research would not have been realized.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

**CRIAW**-Canadian Research Institute for the Advancement of Women

**ILO**-International Labour Organization

**IMF**-International Monetary Fund

**ICRW**-International Center for Research on Women

**MNCH**-Maternal Newborn and Child Health

**NGO**-Non-Governmental Organization

**NCSL**-National Conference of State Legislatures

**OECD**- Organization for Economic Co-operation and Development

**PSI**- Population Services International

**SAP**-Structural Adjustment Policies

**SHG**-Self Help Group

**UNU**-United Nations University

**UNDP**-United Nations Development Fund

**UNICEF**-United Nations Children's Fund

**UNESCO**-United Nations Educational, Scientific and Cultural Organization

**WEF**-Women Enterprise Fund

**WHO**-World Health Organization

**YEDF**-Youth Enterprise Development Fund



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## ABSTRACT

Poverty is a phenomenon that touches a lot of people all around the world. The populations that are affected the most are women. This occurs as a result of the various gender inequalities in sectors such as education, health care, informal situations such as employment and even in the political arena. Women do most of the unpaid work in the home such as cooking, cleaning, taking care of children and sick relatives leaving little time to engage in income generating activities. Their chances of getting out of poverty is also less as compared to men. Most households that are headed by women experience higher instances of poverty as they shoulder most of the responsibilities of the home. In this regard, the Kenyan government set up mechanisms to help women get out of poverty such as the Women Enterprise Fund (WEF), the Youth Enterprise Development Fund (YEDF), and the Uwezo fund. This study focused on the WEF strategies to provide affordable and accessible credit to women groups and how it has influenced the livelihoods of women who have benefited from it. The objective of this fund is to give women access to low interest loans that they can use to develop economically and become financially independent. This study therefore sets out to investigate the influence that these strategies by WEF have had on the livelihood of women. The study was conducted in Embakasi East constituency which is in Nairobi County. The objectives that guided this study were to a) Examine the influence of loans given by WEF on the livelihoods of women b) To establish the influence of training programs offered by WEF on the livelihoods of women c) To analyze the extent to which linkages with large enterprises by WEF influence the livelihoods of women .A descriptive survey design was adopted while purposive sampling was employed to select respondents from the population who were members of women groups. The target population were 167 women groups who have borrowed loans from WEF in Embakasi East constituency. A sample of 117 women groups were sampled, with the sample being derived using the Yamane sample size formula. The research instruments that were employed were structured and unstructured questionnaires and interviews. Data collected was analyzed and presented using the statistical package for social scientists (SPSS). Descriptive statistics were adopted as a means of analyzing and summarizing data. The study established that the products put in place by WEF were beneficial and brought about a change for the positive on the livelihoods of women. Loans provided by WEF had a positive influence on the livelihoods of women through being a vehicle for individual economic development. Trainings and capacity building provided the groups with skills and the necessary impetus to successfully manage group projects and repay loans on time. Market support and linkages provided the women an avenue for exposure and a marketing platform for their projects. The study recommends extending period of loan repayment particularly for higher loan amounts. Providing support and mentorship to groups to aid in growth and linking groups to other large enterprises for exposure.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background of the study**

The area for the study was Embakasi East constituency. Embakasi east constituency is located in Nairobi County. It is part of the 5 constituencies that make up Embakasi which are Embakasi north, Embakasi south, Embakasi west and Embakasi central. Embakasi east contains 5 wards that are Upper savannah, lower savannah, Utawala Mihang'o and Embakasi. Women Enterprise Fund is present in this constituency and has allocated a constituency officer to oversee its activities.

Women play a very important role in the society and more so in the economy of a country. A majority of women engage in small income generating businesses and, in some cases, women are the heads of their households and are therefore in charge of running and providing for their family. However, gender inequalities and unequal opportunities between women and men continue to hinder women's efforts to lift themselves from poverty and access more opportunities to improve their lives. (International Centre for Research on Women, 2015). These inequalities influence to a great extent their ability to grow economically. Literature has found that women spend more time doing domestic work which is largely unpaid. This includes cooking, fetching firewood, caring for children and the sick these household chores leave little or no time for economic work, political participation and leisure. (Carmona, 2013)

In many cases women do not have equal access to resources as opposed to men. Most of them have to depend on their husbands for livelihoods and do not have the ability to make decisions for the family. In rural areas, women in their efforts to improve their livelihoods usually own a small piece of land where they grow cash crops for sale. This is however not the case everywhere, according

to World Bank (2001), women's access to productive inputs and human capital are not at par with men's access. If this parity would be achieved, the total agricultural output could increase by an estimated 6 to 20 percent. (OECD,2011) notes that economic empowerment of women increases their access to economic resources and opportunities such as jobs, financial services and asserts that women's economic growth is crucial for growth and achievement of Millennium Development Goals. (MDG's). For this situation to be remedied, economic empowerment needs to adopted and women given the platform to develop themselves and their lives. (United Nations University, 2012) When women are provided with the necessary support from relevant institutions, they have the ability to change their economic status and that of their families. The Kenyan government has put in place mechanisms and strategies to help women to improve their livelihoods. These include the Women Enterprise Fund (WEF) which has been allocated 11 billion shillings up from 6 billion shillings in an aim to provide women access to loans for starting or expanding businesses and create employment opportunities. Kabala (2015, August 18)

Women are perceived to be better managers and distributors of money particularly to the needs around the home. They engage in small scale income generating activities that enable them to repay back loans in small amounts and due to this, they are seen as better recipients of programs aimed at encouraging economic growth.

Efforts to reduce poverty among women and improve livelihoods began with the concept of microfinance. This concept was first pioneered by Professor Yunus of the Grameen bank in Bangladesh with the objective of facilitating access to finance and credit by the poor, as well as creating opportunities for self-employment with the vision of escaping the vicious cycle of poverty. (Latifee, 2003)

Microfinance as cited by Dobra, (2011) is an important tool for the amelioration of family life and promotes self confidence in women and thus the government of Kenya in efforts to reduce poverty among women established programs aimed at helping women to start up income generating activities and opening up economic opportunities for them. The origins of funds such as the WEF, YEDF (Youth Enterprise Development Fund) and Uwezo Fund was to economically empower women, youth and the disabled with means to lift themselves out of poverty. These funds offer loans and trainings at very low costs to the poor. In addition, health programs such as the free maternal health care have improved access to affordable maternal newborn child health (MNCH) across the country. It is noted that women who are educated and career oriented are more geared toward educating their children and in most cases are likely to have fewer children and can thus invest in quality education. (International Labour Organisation, 2014.). This study thus aims to investigate the influence that the strategies employed by the government to alleviate poverty has had on the livelihoods of women.

## **1.2 Statement of the problem**

Poverty is a dehumanizing condition that robs people of their ability to live to the fullest. It a situation that demeans the human rights of the affected persons (Kimani & Kombo, 2010). The government of Kenya has since independence put in place strategies to alleviate poverty, disease and ignorance among its peoples. This is seen in the efforts to implement the National Poverty Eradication Plan (NPEP, 1998) to facilitate the development of a national program towards poverty reduction. WEF's existence as a vehicle for empowering women and alleviating poverty has put in place strategies to achieve this goal among women groups in many regions in Kenya. Embakasi East is among the constituencies that a large number of women groups have been able to access WEF loans. Loans are given out at an affordable rate of interest which encourage self-help groups

to easily access them to boost their group projects and businesses. This study sets out to find out the influence that WEF strategies have had on the livelihoods of the women groups who borrowed these loans in Embakasi east constituency.

### **1.3 Purpose of the Study**

The purpose of this study is to examine the influence of Women Enterprise Fund (WEF) on the livelihoods of women and women groups who have benefited from its services. Case of Embakasi East Constituency, Nairobi County.

### **1.4 Research Objectives**

This study was guided by the following objectives:

- a) To examine the influence of loans given by WEF on the livelihoods of women
- b) To establish the influence of training programs offered by the WEF on the livelihoods of women.
- c) To analyze the extent to which linkages with large enterprises by WEF influence the livelihoods of women

### **1.5 Research questions**

- a) In what ways do the loans given by WEF influence the livelihoods of women?
- b) How do training programs offered by the WEF influence the livelihoods of women?
- c) In what ways do linkages with large enterprises by WEF influence the livelihoods of women?



## **1.6 Significance of the study**

The Government of Kenya in a bid to reduce poverty levels in the population established funds such as WEF, Uwezo fund and the YEDF to act as vehicles to drive economic growth and lower the levels of poverty of its peoples. Among the funds created to empower women and give women access to low interest loans is the WEF. This fund has provided access to affordable loans and trained women in business skills development in addition to being a platform for linking women groups to larger enterprises. This study will be of significance to the Financial Intermediaries who are the conduits for these funds to know the views and attitudes of the women and the challenges they face when accessing or repaying loans. Findings from the study will be of interest to WEF to know and assess the influence of its strategies on the livelihoods of the women groups. This study will also be crucial in assessing how much of the women's economic growth can be attributed to these funds as well as their future viability as a means of poverty alleviation. From the findings of the study it is hoped that the success of these strategies will aid in designing tailor made programs that will have far reaching impacts and positively influence change in women's lives.

## **1.7 Delimitations of the study**

The study was done to examine the influence of WEF on the livelihoods of women in Embakasi East Constituency. This constituency is located in Nairobi County and includes Embakasi, Lower savannah, Upper savannah, Mihango and Utawala wards. Embakasi East constituency in spite of being the largest among Embakasi North, Embakasi South, and Embakasi West, it did not have a large number of women groups registered for loans and of the groups registered, most were at loan cycle 3 hoping to proceed to the next cycle. The study therefore sought to examine the influence that WEF had on the livelihoods of women groups in this area despite the small number of groups.

### **1.8 Limitations of the study**

The time frame within which the study was carried out was not sufficient to exhaustively cover all aspects related to the study. The time allocated for collecting data and employing a variety of methods for data collection methods was minimal and therefore became a constricting factor. To counter this, the location chosen to undertake the research is not scattered but concentrated in a small area that allowed sufficient scope for study. Embakasi East is a fairly large area to cover and for the study objectives to be adequately met, the researcher needed to extensively ensure a wide coverage of the area. The scope of the study was large but to counter this, the researcher ensured that she employed research assistants to assist in collection of data as well as allocating adequate time to carry out the research. The researcher also met groups during their weekly meetings to ensure adequate coverage.

### **1.9 Assumptions of the study**

The research was conducted based on assumptions that the area chosen for study and for data collection contains the required elements of the study such as presence of WEF in the area. The research also assumed that the WEF funds by the government would actually have influenced the livelihood of women and thus will provide the necessary data to fulfil the objectives of the study.

It is also assumed that the respondents would be willing and available to respond to the questions in the research instrument correctly and truthfully according to the desired constructs. The area is assumed to be accessible for the researcher and her assistants as well as the population from which a sample will be drawn out are available and accurate.

### **1.10 Definition of significant terms used in the study**

**Women Enterprise Fund:** This is a fund that was set up by the government in August 2007 to cater for the needs of women. Its goal is to provide accessible and affordable credit to women and reduce poverty levels. It also aims to empower and encourage women to grow their businesses and to contribute to a change in their livelihoods and those of their families.

**Poverty-** This is defined as a scarcity and lack of resources to access the most basic of needs. Lack of access to affordable health care, access to education, access to potable water, food clothes and shelter. When people are not able to meet the

**Gender equality-** This is when equal rights, opportunities and access are given to both men and women, boys and girls. Equality between genders implies that the interests, needs and priorities of both, women and men are taken into consideration and respected.

**Gender inequality-**This is biasness perpetuated against a particular gender in terms of education, health, property rights, political standing and economic situation.

**Economic empowerment-** This is tied to empowerment. Providing women with equal access to resources such as land, education, and access to better health care. Giving women opportunities to reach their full potential through supporting startups and entrepreneurial ventures that boost confidence and give women more control in household decision making. Economic empowerment increases women's financial independence by giving them opportunities to access microfinance, save and invest in business growth.

**Livelihoods-** This is defined as ways and means that people use to make a living. It can include assets such as land, labor, education, skills and savings.

**Training Programs:** These are programs geared towards providing crucial skills that are required for economic growth. This is through recognizing gaps in existing knowledge and developing suitable programs to meet the identified need. Training programs incorporate available and affordable technology to encourage confidence in decision making and work to provide access to employment opportunities and enhance income generation.

**Business linkages:** Defined as all commercial interactions between firms (GTZ, 2006). It includes horizontal and vertical linkages. Horizontal linkages are relationships and interactions between firms at the same level while vertical linkages are interaction of firms at along the value chain. Linkages involve linking small scale traders to markets and suppliers and working towards developing long term business relationships

**Financial Intermediaries:** These are financial institutions such as banks and insurance firms that act as middlemen between providers of a service and consumer groups. They connect firms that have resources and want to lend and those that do not have resources but want to borrow. WEF uses Equity Bank as a financial intermediaries in it loans disbursements.

### **1.11 Organization of the study**

Chapter one contains the background of the study, the statement of the problem and purpose of the study. This chapter puts forward the research objectives and research questions. It explains the significance of the study, the limitations, delimitations and assumptions of the study and defines the significant terms used. Chapter two gives the literature review, theoretical framework, conceptual framework and brings out the knowledge gap. Chapter three then provides the research

methodology containing the data collection, analysis and presentation procedures. Chapter four provides the analysis of data, presentation and interpretation of findings and chapter five then presents the summary of findings, conclusions and recommendations

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

The literature presented in this section explores the various views given by different writers about the various objectives that are used to influence women's livelihoods. This section will review literature based on the following themes contained in the study: Loans, training, investments and linkages to large enterprises. A theoretical framework will be discussed and a conceptual framework will then be presented linking them together.

#### **2.2 Poverty and livelihoods**

Poverty is in many forms, it is defined by the UN as the denial of choices and opportunities and lack of basic capacity to participate in society. It often includes the lack of enough food, shelter and low-income levels. Poverty is a prevalent phenomenon in developing countries. It affects around 1.2 billion people around the globe (WHO, 2015) and it presents itself in various forms. Income poverty as defined by (Brooks-Gunn & Duncan, 1997) is the condition of not having enough income to meet basic needs for food clothing and shelter. Income poverty touches on other elements not only income. It encompasses issues such as such as poor health, illiteracy and lack of social services. A state of low income also brings about a state of vulnerability and feelings of powerlessness. (Krantze, 2001). Absolute poverty as defined by UNESCO is measured in relation to the amount of money necessary to meet basic needs such as food clothing and shelter. (UNESCO, 2015)

According to the UNDP (2013), 980 million people are now living in extreme poverty, down from 1.25 billion in 1990. The most severely affected by poverty are children who as (Gunn & Duncan,

1997) argue cannot exit out of poverty as they are dependent on their family's economic situation and thus enter poverty as a result of their family's economic situation. If the family's economic situation is dire then the ravages of poverty will be felt on the whole and the process of getting out of poverty rendered more difficult. Fighting poverty has been a world concern as is seen in the MDG'S 1 and 3 which aim to fight extreme poverty and hunger and to promote gender equality and empower women. The onset of poverty reduction strategies began in the years of 1950-1980 when the World Bank working through state institutions attempted to include the poor in its programs. It proposed to extend credit to the poor provided that they adhered to certain restrictions that it imposed. These were the famous Structural Adjustment Program's (SAP'S) which were highly unsuccessful in eradicating poverty.

Alleviation of poverty is the objective of many governments and institutions. It is among the strategies that are employed to fight poverty at grassroots levels and aims to raise the living standards of people. Multilateral institution like the International Monetary Fund (IMF) have put in place strategies and lending facilities to countries to aid them in their bid to alleviate poverty. This includes the ECF (Extended Credit Facility) set up to make objectives of poverty reduction and growth central to lending operations of its member countries. (IMF, 2009). Countries borrow from these institutions and set up modalities on how to disperse these funds to communities through micro financing women and youth groups.

Women and girls form the majority of poor and hungry people despite accounting for roughly more than half of the world's population. (Weeks, 1999) Women in comparison to men largely engage in domestic work around the home from collecting firewood, caring for animals, children and the sick. This leaves them with little time to engage in income generating activities. (Action Aid)

The fact that majority of women still do more than half the work done by men but are paid less than then becomes a form of gender inequality. Women have continued to be excluded from key decision-making processes and lack adequate representation in leadership positions and are minimally involved in public participation. (Weeks, 1999) Inequalities will still persist if women continue to lack sufficient authority to make decisions, are faced with unequal distribution of resources between men and women and still termed as the property of men.

### **2.3 Loans and livelihoods**

Loans are taken by women mostly through the form of microfinance and credit facilities. These methods are sometimes seen as a key poverty alleviation strategy (Mayoux, 2001). This strategy is aimed in the long run to be an instrument of financial self-sufficiency. It is the concern of some donors that the loans they extend to women and youth help them to become economically independent and able to support their families on incomes from these loans.

Inequalities experienced by women such as unequal access to education, to productive resources and to control of assets such as land from which they can use to develop economically work to entrench instances of poverty among a large proportion of women who suffer from varied forms of poverty. Women are influenced differently by poverty from men as they suffer inequalities in sectors like education, health, work place, property rights and nutrition. These inequalities have a negative impact on the wellbeing of the household which in turn affects the social fabric of the society as a whole. (UNDP,2013) in some instance's women are paid less than men and are not the overall decision makers in the households (Khan, 2013) remarks that as much as poverty alleviation helps women lead a better life, it does not improve their situation in the household as some of them are still victims of domestic violence.



Empowerment as defined by (McWhirter 1991 in Khan, 2013) is the process through which people, organizations or groups who are powerless, develop the skills and capacity for gaining some reasonable semblance of control and exercise this control freely in their lives. Senath (2013) reiterates that women's empowerment promotes women's confidence and status in society and increases their opportunities to exercise greater control over their lives. Access to micro finance and credit facilities to allow women the opportunity to start up and boost business enabling them to be less dependent on men and have control over their economic development.

Women's representation in power is limited, in the Kenyan parliament, women account for only 22% in the national assembly and 31% in the senate. The percentage of women in parliament has increased slightly from 20.6 % to 23% in the new constitution (Gitonga, 2018) Association of Media Women in Kenya (AMIWIK, 2015). They are at times excluded from power due to their economic status or position in society. A woman can get access to power if her economic status is good thereby placing her in a position to influence change. Having more women represented in local politics is also necessary to influence positive change in terms of women empowerment.

Flow of income is seen as crucial in measuring the influence of credit services on the recipients of credit facilities and their households. Income is an indicator of enterprise stability and growth, and an important measure of household welfare and poverty status. Increase in income translates to a positive change in quality of life, because higher income levels allow access to better and improved nutrition and health care, it provides an opportunity for quality education, greater autonomy in decision making that is likely to positively impact livelihoods and overall socioeconomic status. Weeks (1999) asserts that women are more likely than men to have been working for a shorter period of time and more likely to delay completion of education. This is likely due to unequal barriers to accessing education and socio-economic constraints. Women from low income

households are more often than not likely to suffer from poor nutrition and discrimination in the allocation of household resources

(Murdoch, 2007) states that loans that are borrowed are usually used to pay for education expenses, medical care, meeting day to day household needs and paying for social and holiday expenses. NGO's can employ strategies to reduce poverty these can include promotion of small-scale enterprises and microfinance (Khan, 2013). The poor albeit having the willingness to get out of poverty are not able to using their own resources (Sachs,2005) Women can be empowered through agriculture such as farm and livestock sectors.

The approach of micro credit to poverty reduction is “the provision of small loans to individuals, usually within groups such as self-help groups, as capital investment to facilitate income generation through self-employment and self-sufficiency” (Weber, 2006, p.50 in Kirsten, 2012) The most common case in Kenya is the development of microfinance and lending institutions. Studies done suggest that micro finance may constitute to making households wealthier through spurring self-employment and increase in income generating activities, and is an effective tool to reduce poverty. (Kirsten,2012; Pitt and Kandker 1996,). It is against the literature reviewed on loans that this study sets out to examine the influence of loans given by WEF on the livelihoods of women.

#### **2.4 Training and capacity building and the livelihoods of women**

Training can be adopted as a tool to in the fight against poverty. The International Labour Organisation (ILO, 2008) states that skill development is an essential tool in improving employability and productivity of the working poor and enhances competitiveness. Training works

to equip people with the skills and abilities that enable them to come up with employment and income generating activities and grow economically.

Communities and groups require support to be able to access training programs and this is where the public and private sector become instrumental in providing support in form of training workshops and curricula for skills development. This training enables them to get livelihood skills.

ILO's program Training for Rural Empowerment (TREE) seeks to assist those working in largely informal economies to build the skills and abilities needed to generate additional income. It identifies economic need of a community and link them to the training programs so as to ensure that they are relevant and achieve the desired goals.

Literacy training is sometimes required for effective development. This is to ensure that the skills are well understood. Training can be in savings credit and business management. Livelihoods focus on the needs and wellbeing of people and comprises more than one set of knowledge, skills, and methods (Oxenham et al., 2002). A program was carried out in Nepal, the Women's Economic Empowerment Program (WEEP) to train women in skills such as food security, credit and micro enterprise, literacy and numeracy. This was done to build the capacity of women to form and run saving and credit groups and be able to manage their businesses and accounts effectively.

Women are usually involved in various income generating activities such as poultry keeping, bee keeping, basket weaving, fruit and vegetable vendors. Although these women may be capable of managing these businesses, they may require training to be able to strengthen their literacy-numeracy skills and feel confident in understanding loan agreements and managing their savings and credit accounts. (Oxenham et al., 2002)

A quote from one of the participants in a training program in Kibwezi Kenya said that:

“Literacy-numeracy skills would help them keep proper records, calculate profits and use different measures correctly. One group taking part in the training program noted that, if participants were taking practical subjects like animal husbandry, book keeping and child care, they would be more motivated to enroll.” As a result of training women can be self-employed or can create employment for others.

(Hansen et al. 2009) argues that women face 3 major challenges in the quest for economic empowerment. These are that women are less likely be engaged in paid employment; Employment is more often concentrated in informal and low value-added sectors as well as in low paid jobs with poor working conditions.

A program carried was carried out by UNESCO in poverty reduction and capacity building through livelihood skills training in Ethiopia and was aimed at providing non-formal training to specific target groups so as to provide livelihoods and enterprise training to gain skills and reduce poverty. This approach was successful in reducing poverty and was recommended for wider application.

Women’s Enterprise Fund (WEPF), established in 2007, Youth Enterprise Development Fund (YEDF) established in 2006, Uwezo fund established in 2014 are funds set up by the government of Kenya to ease access to funds by these groups and enable them to startup businesses and encourage self-employment. The medium-term plans of vision 2030 also aims to reduce gender inequalities by ensuring affirmative action in all employment opportunities in public sectors (Government of Kenya, 2013) The government of Kenya also outlawed female genital mutilation by signing into law the prohibition of the female genital mutilation act No 32 of 2011 to ensure women and girls are protected from early marriages and given a chance at education. The national land policy act 2011 also allows women to own land. The sexual offences act 2006 which protects against sexual violence and punishes sexual offenders. (Kamau, 2013). Others include the National

Gender Policy of sessional paper no 2 of 2006 on gender equality and development Gains have also been made in the education sector, between 2009 and 2013, It was seen that the number of female candidates who sat for the Kenya Certificate of Primary Education (KCPE) Examinations grew by 4.3 per cent compared to an increase of 2.6 per cent for the male candidates. These statistics highlight the strides made towards providing more access to education to girls.

Training and capacity building of self-help groups is an important element in empowering women and ensuring that the groups are sustainable in the long term (Mann and Randhawa, 2015) Trainings are done to impart skills and knowledge on group formation and management. SHG's require training to provide solutions to problems on groups and to encourage self-sufficiency in the recipients. The literature reviewed provides the background on which this study sets out to establish the influence of training programs by WEF on the livelihoods of women

## **2.5 Micro finance and its Influence on women's livelihoods**

Microfinance refers to institutions of savings, credit insurance and money transfer used by relatively poor people (Sakwa and Kireti, 2014). Micro credit is defined as the provision of low interest loans usually security free and other financial services to entrepreneurs and self-help groups too poor and unable to qualify for traditional bank loans. The Grameen bank in Bangladesh was started by Proff Mohammed Yunus as a means of alleviating poverty among the poor. He provided financial access to the poor through the use of micro finance and micro credit. Through lending small amounts of cash at low interests' rates, he was able to empower the poor with the means to improve their livelihoods and able to break the vicious circle of poverty. (Mainsah, Heuer, Kalra and Zhang, 2004)

Writers such as (Asensookyere et al., 1993) have shown that in less developed economies, small loans extended to women aid them in building a capital base to invest in retail and other skill required areas such as fish processing, crop farming, weaving, pottery making, production of art and craft and food processing (Siakwah,2010)

Sakwah and Oreti (2014) cite that micro finance is a financial alternative for the poor who do not have access to credit from formal financial institutions. It often happens that poverty incidences among poor people is exacerbated by the stringent requirements of financial institutions such as banks who demand collateral such as pieces of land before giving out loans or the interest rates offered are high and restrictive. Micro finance can therefore be harnessed as a tool for development by the poor through its capacity to give out loans without collateral, offer group lending, have regular repayment schedules as well as progressive loan structures (Conning,1999). Through the credit that microfinance provides to the poor, opportunities for economic growth through self-employment are developed which engenders financial security and freedom. Microfinance therefore can be said to be an effective tool on poverty reduction. (Sakwa and Oreti, 2014)

The Kenyan government in recognition of the fact that eradicating poverty requires economic investment for all sectors of the population has invested in a number of funds aimed at youth, women and the disabled. This type of investment can be in the form of putting in place various micro credit ventures that target poor women who cannot access loans and require the aid of micro financial institutions to enable them to achieve economic empowerment. Women can also access loans with little or no interest by means of micro credit. Micro credit has been promoted as an effective tool for poverty reduction as well as for promoting participation in economic activities (Reuters, 1997)

Financial intermediaries (FI) such as banks and SACCOS are important in cases of microfinance as they act as a link between the people borrowing the funds and as access points to the funds themselves. Examples of MFI's that have been put in place in Kenya include the Kenya Rural Enterprise Programme (KREP) which was established in 1984 as an intermediary NGO whose goal was to provide credit and technical assistance to other NGOs and to alleviate poverty through improving microcredit programs and provision of loans and training programmes (Pederson & Kiiru, 1997). Rural women engage in different kinds of economic activities such as agro business and dairy farming.

According to (IFAD, 2014) Kenya has one of the largest and most developed dairy subsectors in sub-Saharan Africa with 1,000,000, small holder farmers who depend on dairy for their livelihoods.

## **2.6 Linkages and influence on women's livelihoods**

Creation and promotion of linkages between large and small enterprises forms part of the strategy by governments to alleviate poverty. This strategy is seen as crucial given that small scale enterprises form the backbone of an economy as they contribute to job creation, encouraging self-employment and growth. (Ruffing, 2004) Research shows however that governments have not done much to create policies that enhance their growth and survival (UNCTAD, 2004). Well-structured policies by governments and institutions are fundamental in promoting healthy partnerships between large and small enterprises to ensure that economic growth is stimulated and not a culture of exploitation. (Jackson, Gebremedhin and Gebremariam, 2004) insist that to strengthen and diversify the economy, policy makers and local leaders need to know the characteristics and impact of small businesses on the local economy. Partnerships between large and small enterprises help to stimulate the local economy and build capacity for small enterprises.

by giving them a competitive edge as well as procurement opportunities for big companies. (IFC 2008)

Linkages that exist include backward and forward linkages (Hirshman, 1958) forward linkages as utilization of products as inputs into some new activity where the product does not by its nature exclusively cater for final demands and backward linkages as attempting to supply all or parts of the input needed in an economic activity.

Small and medium sized enterprises are an important sector of a country's economy. They are the backbone of the domestic economy and help to contribute to jobs and income while reducing poverty levels (Ruffing,2006). Given the important role they play in stimulating economic growth, SME's thus require government support in form of policies that facilitate enterprise growth and a good investment climate. As a result of a fast-paced economy, SME's need to be up to par with emerging trends in information technology that can help boost business growth so as to meet market demand, gain market share and not lose customers (Levy and Powell, 2005). The OECD (2005) defines linkages as the channels through which enterprises influence each other's economic performance. Business linkages occur between large sometimes multinational enterprises and SME's. These linkages are necessary as they help to facilitate transfer of crucial knowledge and skills, technological knowhow, improve business management practices and facilitate access to finance and markets. (UNCTAD 2010) Linkages can happen between various players in the economy such as with government agencies, large multinational enterprises, private entities as well as banks and financial institutions. Business linkages work to benefit both the small enterprise and the large enterprise. (King and Mcgrath 2002) argue that these linkages help to make efficient use of capital as well as reduce capital requirements for access to credit from formal institutions by small scale enterprises.



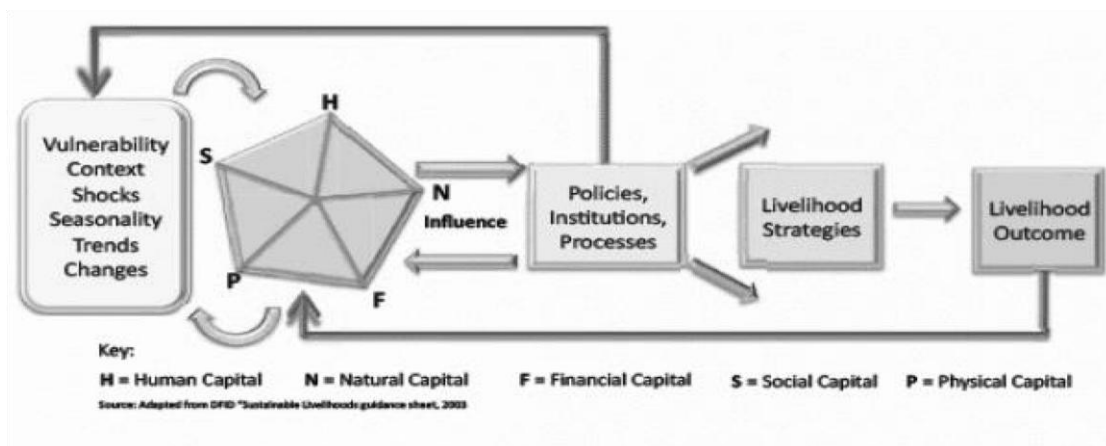
Linkages and partnerships between small scale traders and large enterprises promote integrations and functional business relationships. These linkages facilitate transfer of knowhow and skills and in the long-term provide mentorship to growing small and micro enterprises. The literature reviewed provides the backdrop through which the study sets out to analyze the extent to which linkages with large enterprises by WEF influences the livelihoods of women.

## **2.7 Theoretical framework**

The theoretical frame work that will be adopted will be that sustainable livelihoods approach. The SLA. This framework was developed with the aim of eradicating poverty and improving livelihoods for the long term. It was presented by the UK Department for International Development (DFID) in the 1990's and has been adopted by many organizations to develop poverty eradication and community development strategies for poverty to be eradicated sustainably, it must first be understood and all the factors that underlie it be taken into consideration. Sustainable livelihoods approach is built upon the notion that intervention must be based upon an appreciation of what underpins livelihoods. (Morse and McNamara, 2013) this model can be applied in different contexts in society. The main principle that underlie SLA is focus on people. Before intervening, it aims to find out the state of people's current livelihood and assesses what is needed for an improvement in livelihoods. Livelihoods as defined by (Chambers and Conway (1992) cited in Morse and McNamara, 2013) comprises of the capabilities, Assets (including both material and social resources) and activities required for a means of living. Livelihood is sustainable when it can cope with and recover from stresses and shocks while it can maintain and enhance its capabilities and assets both now an in the future while not undermining the natural resource base. This approach views capital in terms of natural, social, human, physical and financial capital. This capital can be in the form of skills, knowledge, cash credit,

infrastructure, networks and resources like water soil etc. The extent to which people can access these assets depends on their vulnerability context which includes trends such as economic, social, shocks such as natural disasters, disease epidemics and seasonality. Also influencing access is the prevailing institutional and policy context. This could include government policies, NGO's, private entities. How the people use these assets to achieve their goals become their livelihoods strategies, and the outcome achieved could be better incomes, access to better health care, access to quality education and an overall improved standard of living. It is a people centered approach in that poor people are placed at the center of inter related influences that affect how they create their own livelihoods. (IFAD,)

**Figure 1: Sustainable livelihoods Approach**



Source: DFID sustainable livelihoods framework, 2000

## 2.8 Conceptual Framework

The conceptual framework presented explains the influence that the WEF has had on the livelihoods of women. The independent variables portrayed are loans, trainings, and linkages. The moderating variable is the economic situation and intervening variable being government policies. Livelihood indicators being the ability to access primary health care, food, education and change

in household incomes and assets. When loans trainings, and linkages are harnessed, they have a high likelihood of positively influencing women's household incomes. When the economic situation is favorable, it bolsters the access to income, food and education. Government policies make it easier and faster for women to reap the benefits of the products and services provided. Indicators of livelihoods such as access to education are changes in the livelihoods of women seen as a result of the working together of the loans, trainings, linkages, economic situation and government policies.

**Figure 2: Conceptual framework**

**Independent variable**

**Loans**

- Access to credit
- Amount of loans accessed
- Number of businesses started
- Amount of savings
- Time for repayment

**Trainings**

- Number of trainings held
- Number of women who participated
- Type of skills developed
- Awareness of training programmes

**Linkages**

- Access to new and domestic markets
- Increased employment and production
- Access to affordable and better-quality products and services
- No of local contracts awarded

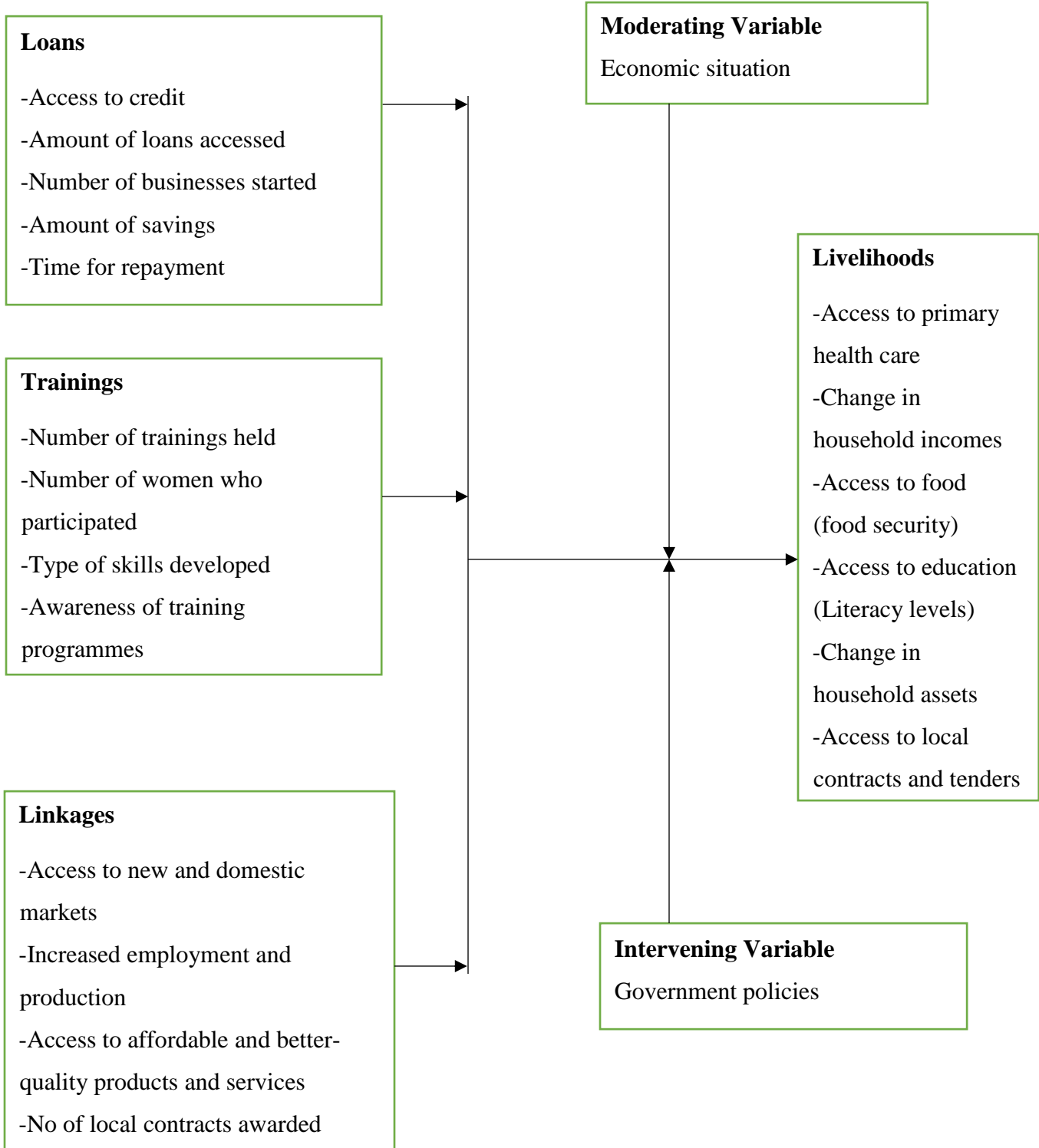
**Dependent variable**

**Moderating Variable**  
Economic situation

**Livelihoods**

- Access to primary health care
- Change in household incomes
- Access to food (food security)
- Access to education (Literacy levels)
- Change in household assets
- Access to local contracts and tenders

**Intervening Variable**  
Government policies



## **2.9 Knowledge Gap**

Poverty alleviation strategies are programs conceptualized with the aim of spurring economic growth among the poor and disadvantaged in society. These strategies are usually nationwide with the goal of trickling down to the grassroots. Literature has shown that despite these programs being funded to local levels, at times they do not achieve the goals due to underlying factors such as literacy levels, numeracy skills, family and cultural contexts (Hossain, 2001) In Kenya, the WEF was established as a means to ensure women access means of finance and eventually be able to grow their business and become self-employed. However, the extent that these low interest loans and trainings that WEF offers have on the livelihood of women is not known.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter outlines the methods that were used in this research project to collect and analyze data. It details the research design, the target population, the sample and sampling process, the data collection methods and the validity and reliability of the methods that were used. It also gives the operational definition of variables and the data analysis procedures.

#### **3.2 Research design.**

This study employed a descriptive survey research design, this type of research design according to (Kothari, 2004) is when the researcher seeks to report what has happened or what is happening. Descriptive research design describes situations which are described by providing measures of an event or an activity Hair et al. (2011). This design was deemed appropriate as it involved the observation of the respondents lives to see if their lives have been influenced by the strategies adopted by the WEF so as to depict them accurately. To be able to discover the relationships that exists between access to WEF funds and its influence on livelihoods of women. This design involved the use of research instruments such as questionnaires with structured and unstructured questions to collect data from respondents

#### **3.3 Target population**

A population is any group of individuals that have one or more characteristics that are in common. (Ariola, 2011). The target population will be the women groups in Embakasi East who have registered and received the loans from WEF. The number of women groups that had registered and

had taken the loan were found to be 167 groups. Questionnaires were administered to 1 member from each group to form the target population.

### **3.4 Sample size**

The sample size were members of the women groups that are registered with the WEF Embakasi East office. Given the study adopted a purposive sampling technique, the WEF headquarters was contacted to provide groups registered in Embakasi east. A representative of each group was then contacted and provided information. A total of 167 groups were registered and out of these, 117 women group representatives were administered the questionnaire. Sample size was derived using Yamane's sample size formula

$$n = \frac{N}{1 + N (e)^2}$$

Where:

n= sample size

N=Population size

e=level of precision

The level of precision was calculated at 0.05

This gives a sample size of 117.  $167/1+167(0.0025) =117$ .

### **3.5 Sampling procedure**

Purposive sampling was employed in this study to identify women groups in the study area to be contacted. A purposive sample according to (Engell and Schutt, 2010) may be used in a key informant survey targeting individuals who are particularly knowledgeable about the issues under

investigation. Given that the study was focusing on WEF and its services to women, the WEF headquarters was contacted and it provided a coordinator through whom the women groups were accessed. Simple random sampling was used to select one member to represent each group.

### **3.6 Data collection instruments**

This section covers the instruments that were used to collect data. For this study, the researcher adopted questionnaires and interviews as instruments. The questionnaire employed was structured to include closed and open-ended questions. These questionnaire and interview were administered by the researcher to the women groups through their representatives and the WEF coordinator was also interviewed. This was done to allow the study to have an all rounded perspective.

### **3.7 Pilot study**

A Pilot study is carried out before the major study to find out if the if the necessary information is being gathered, if the appropriate questions that meet the objectives of the study are being asked. This information is then used to make modifications to the study being carried out. A pilot study was carried out beforehand on a small sample of respondents to determine and test the adequacy of the research instruments as well as discover any logistical problems that might occur during data collection. For this study 11 questionnaires were printed and administered to two groups of women who were beneficiaries of WEF loan as part of the pilot. The researcher employed a research assistant to aid in the study. From the results of the pilot, modifications were made to the instrument to refine and reflect the study objectives. This process serves to bring to the fore any ambiguities or difficult questions in the research instruments. Literature suggests that a pilot study sample should be 10% of the projected sample size. (Connelly, 2008; Treece and Treece, 1982).



The 11 questionnaires printed and administered for this study represented 10% of the total sample size.

### **3.7.1 Validity of the instrument**

Validity in research refers to the ability of an instrument to measure what it purports to measure and the scores reflect true differences on the items under study (Cargan, 2007). Validity comprises of face, content and empirical or constructs validity. This particular research adopted content validity as a measurement tool. The questions that were asked contained the variables under study. They were constructed to cover the different strategies applied by WEF as part of its mandate to provide accessible credit to women and be able to assess the influence that it had on the livelihoods of women.

### **3.7.2 Reliability of the instrument**

A reliable measure is one that gives the same reading on different occasions, (de Vaus, 2001). (Bailey, 1994) affirms that a measure is reliable if the measurement does not change when the concept being measured remains constant in value. Questions that were asked were clear and precise and not ambiguous. Reliability was ensured through repeated applications of the same measure (Bailey, 1994). Questions were asked in different ways to ensure that a consistent answer was given.

### **3.8 Data collection procedure**

The data for the study was collected from women groups in Embakasi East. Data was collected using questionnaires and interview schedules. Representatives for the groups were contacted and asked questions. The WEF coordinator was also interviewed to give insight and additional information about WEF that was not covered in the questionnaire.

### **3.8.1 Data analysis techniques**

Descriptive statistics such as frequency distribution tables, measure of central tendency (mean, mode and median) as well as correlation were employed as a means of analyzing data. These statistics will be useful in summarizing and organizing data in a meaningful way which can be easily understood. Data was computed and analyzed using the IBM statistical package for social sciences (SPSS) Version 20 software to analyze descriptive data.

Data was entered and analyzed for errors; it was categorized and coded according to the variables of the study. After the data had been coded the researcher adopted the use of frequency distributions in form of tables to examine the pattern of responses to each dependent and independent variable. To aid in making comparisons between the distributions, the frequencies were converted to percentages. To measure the average characteristics of the frequency distribution, the researcher used measures of central tendency which are mean, median and mode. The design being descriptive, the data was analyzed using percentages and means. Data was presented using frequency tables. To analyze relationships between variables, the Pearson's correlation analysis will be used. The result from the analysis and findings will be used to propose recommendations and suggest areas for further research.

### **3.9 Ethical considerations**

The ethical issues that were considered in this research included informing the research participants of the purpose and intent of the research beforehand, ensuring the anonymity and confidentiality of information given, obtaining consent from the respondents before the administration of the questionnaire and interview, care was taken to ensure that no harm came to the respondents during the administering of the research instruments.

### **3.10 Operational definition of variables**

The operationalization of a variable is specifying the exact operations involved in measuring a variable (Babbie, 2010). Sutton & David (2011) agree that operationalization of variables is the process of turning abstract theoretical concepts into observable and measurable entities. Variables must be operationalized before they are measured the variable and their indicators for this research are indicated in the table below;

<b>Objective</b>	<b>Independent variable</b>	<b>Indicators</b>	<b>Dependent variable(livelihood)</b>	<b>Scale</b>	<b>Method of data collection</b>	<b>Analysis</b>
To determine the influence of loans on the livelihoods of women in Embakasi East	- Loans - Amount of loans disbursed -Type of collateral required	-Access to credit facilities from banks, WEF, YEF, UWEZO fund -Number of women groups formed -additional borrowing	-Children sent to school as a result of loans -Businesses started and grown from funds -Ability of repayment	Ordinal	Questionnaires	Mean Mode
To establish the influence of trainings on the livelihoods of women in Embakasi East	-Number and type of trainings held and participated -Duration of training -Content covered	-Number of trainings attended -Skills developed as a result of training -Cost of trainings Awareness of training workshops	-Income generating activities run due to skills attained -Effective running of group -Regular loan contributions -Income received from these activities	Ratio	Questionnaire	Correlation Mean
To establish the influence linkages on the livelihoods of women in Embakasi East	-Benefits of business linkages to large enterprises on the livelihoods of women	-Awareness of campaigns - Number of positions held by women in county -Percentage of SME's who've benefited from these linkages	-Percentage of businesses with local and government contracts. -Number of SME's linked to large enterprises	Nominal	Questionnaire	Percentages Correlation

## CHAPTER FOUR

### DATA ANALYSIS, PRESENTATION AND INTERPRETATION

#### 4.1 Introduction

This chapter presents the study findings and analysis of data. The findings are outlined following the data analysis method mentioned in chapter three. The findings are presented in two parts. The first part presents the background information based on the objectives of the study as outlined in the research instrument. The second part discusses the descriptive and inferential statistics that are employed.

#### 4.2 Questionnaire Return rate

The goal of the study was to gather information from 117 self-help groups registered and operating in Embakasi East constituency. The researcher contacted these groups to administer the questionnaire (1 member per group). Of the 117 groups that the researcher visited and administered the questionnaire, 109 group members filled the questionnaire. This represents a 93 % response rate. This response rate is considered adequate according to Mugenda and Mugenda (2003) who agree that a 50% response rate is adequate, 60% is good and above 70% as very well.

#### Table 4.1 Questionnaire return rate

Table 4.1 summarizes the questionnaire return rate of the respondents.

Category	Response rate	Percentage
Women group representatives	117	93.16
No response	8	6.84
Total	109	100.00

### **4.3 Demographic characteristics of respondents**

The women groups that were interviewed were from Embakasi East constituency and represented the beneficiaries of loans from WEF. 109 women group representatives (1 from each group) were interviewed. These women groups have borrowed loans and are at different cycles regarding the amounts to be repaid. From the findings, most of the women groups are at the third cycle (350,000). The groups have been able to advance from one loan cycle to the next showing that the loans are likely to have influenced their livelihoods. Most of the group representatives who were interviewed were female.

### **4.4 Start of WEF Loan borrowing**

From the study findings, data shows that groups were formed between the year 2007 and 2016. A majority of these groups were formed between 2007 and 2013. These women groups existed as merry go rounds before taking the initiative to register and borrow WEF loans between these years. Given that WEF loans are interest free with only a 5% interest rate, this would be the likely motivation for these groups to borrow these loans. It is during this period that the Women Enterprise Fund initiative was launched to provide accessible credit to women with an aim of poverty reduction and empowerment, and to encourage women groups to seek small loans with the objective of growing their individual and group businesses.

**Table 4.2: Start of WEF Loan**

The study sought to find out the period when the women groups borrowed their first loan from WEF. Table 4.2 presents the findings.

<b>Start of WEF borrowing</b>	<b>Frequency</b>	<b>Percentage</b>
2007	11	10.1
2009	32	29.4
2010	10	9.2
2013	7	6.4
2014	21	19.3
2015	18	16.5
2016	10	9.2
Total	109	100.00

#### **4.4.1 Management of the projects**

The study sought to find out how the groups were being run. A majority of the groups 95(87%) were being run by the women themselves while 14 groups (13 %) employed someone to run it. Some of the women groups were conducting group projects in which the objective was the physical and monetary input of the whole group while the groups that were run by women themselves were varied in type and orientation. The study concluded that the women ran the groups themselves rather than employing someone to run as employing someone would require paying wages which would be costly.

The women groups participate in different projects and individual businesses, the study wanted to find out who was in charge of running the group projects, whether they employed someone or member ran it themselves. Table 4.3 presents the findings.

**Table 4.3 Group project management**

<b>Who manages group project</b>	<b>Frequency</b>	<b>Percentage</b>
Employ someone	14	13.0
Group members	95	87.0
<b>Total</b>	<b>109</b>	<b>100.0</b>

#### **4.4.2 Business expansion plans**

The study sought to find out from the groups interviewed if they had plans to expand their business. From the data collected, a majority of the women groups 104 (95.4%) had plans to expand their business while 5 (4.6 %) did not plan to expand but rather to stabilize their business first. These findings indicate that the groups found the loan had influenced their group and individual projects positively and had seen the benefits to their livelihoods, as well the groups hoped their businesses and small enterprises would continue to grow and they would have the ability to expand.



#### **Table 4.4 Business expansion plans**

Table 4.4 indicates the plans that the women groups had of expanding their businesses.

<b>Plans to expand</b>	<b>Frequency</b>	<b>Percent</b>
Yes	104	95.4
No	5	4.6
<b>Total</b>	<b>109</b>	<b>100.00</b>

#### **4.4.3 Frequency of WEF Loans borrowed**

From the findings, it was revealed that a majority of women (45) had borrowed a loan up to the third cycle (41.3%) while (35) 32.1% had borrowed until the second cycle and (35)18.3% were still repaying the first cycle loan. 8.3% (9) of the women group had loans at the fourth cycle and were in the process of repaying it. The loan amounts that WEF disburses to groups for the first cycle is 100,000 second cycle is at 200,000, third at 350,000 4<sup>th</sup> at 500,000 and the maximum loan amount of 750,000. The findings show that most loans were taken between cycle 1 and 3 as the loan amounts were fewer. The women run small scale businesses and are able to contribute small amounts weekly to offset the loan in the allocated 1 year. It is likely that the groups are able to repay the loans faster due to the income from their businesses and are thus able to increase the amounts to borrow.

#### **Table 4.5 Frequency of borrowing**

The study sought to find out how many times the groups had borrowed loans from WEF. Table 4.5 summarizes the findings

<b>Time borrowed</b>	<b>Frequency</b>	<b>Percentage</b>
Once	20	18.3
Two times	35	32.1
Three times	45	41.3
Four times	9	8.3
<b>Total</b>	<b>109</b>	<b>100.00</b>

#### **4.4.4 Benefits of WEF loan to groups**

Data collected shows that a majority of the women groups (107) 98.2% benefitted from the WEF loan disbursed as they agreed that it helped the group and 2 groups (1.8%) did not find that the loan helped their group. These findings indicate that the initiative by WEF to provide micro credit services was seen as beneficial and positive by a majority of the groups, this can be attributed to the influence that the loans had on the livelihoods of women in addition to the fact that they were able to grow closer and together as a group through working together to achieve a common goal. Through these loans, they have been able to boost growth and stability of individual and group businesses.

#### **Table 4.6 Benefits of loan to group**

As women groups had borrowed loans until the fourth cycle, the study sought to determine if they had benefited from the loan. Table 4.6 summarizes the results.

<b>Loan benefit to group</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	107	98.2
No	2	1.8
<b>Total</b>	<b>109</b>	<b>100.0</b>

#### 4.4.5 Plans to borrow more loans

**Table 4.7 Future plans to borrow loans**

<b>Plan to borrow more</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	107	98.2
No	2	1.8
<b>Total</b>	<b>109</b>	<b>100.00</b>

Table 4.7 indicates the group's intentions to borrow more loans in the future. It is shown that a majority of the groups (107) 98.2% had plans to borrow more loans in the future while (2)1.8% did not plan to borrow more money. It is likely that the groups that had future plans to borrow more money had been able to find it easier to repay loans and as a result can apply and access the next cycle of loans to fund their projects. Given that the first cycle of loan is at KSH 100,000, groups find that they are able to use the money to start and boost their projects and require larger loans to continue expanding their project. For those who did not plan to borrow more, it is likely that they were not able to repay loan on time or did not see the benefit of the loan to their group.

## 4.5 Trainings

**Table 4.8 Training by WEF**

<b>Trained by WEF</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	108	99.1
No	1	0.9
<b>Total</b>	<b>109</b>	<b>100.0</b>

To bring out whether the groups were trained, groups were asked if they had attended any trainings conducted by WEF. Data shown on table 4.5 indicates that 99.1% (108) of the groups were trained before they took the loan. This is attributed to the fact that WEF ensures that groups are trained before loans are disbursed and are given a certificate of completing training at the end. This is a requirement by WEF as a strategy of capacity building and equipping women with skills to manage their groups and projects successfully so as to see a change in their livelihoods. Trainings are also conducted to give guidelines on amounts to contribute so as to offset the loans on time. From the data collected, it was found that the trainings were beneficial to the livelihoods of the women as they were able pay off loans on time.

#### 4.5.1 Areas Trained

**Table 4.9 Areas of training**

Group members who had participated in training were asked to mention the areas that they were trained on. Table 4.9 indicates the areas of training covered.

<b>WEF areas for training</b>	<b>Frequency</b>	<b>Percent</b>	<b>Percentage of cases</b>
Management of projects	109	20.4	100.00
Saving money	109	20.4	100.00
Record keeping	108	20.4	99.1
Business skills	108	20.2	99.1
Access to markets	93	17.4	85.3
ICT	6	1.1	5.5
<b>Total</b>		<b>100.0</b>	<b>100.00</b>

Findings revealed that from the training conducted, areas covered were how to manage projects (20.4%), how to save money (20.4%), how to keep records (20.4%), and business management skills (20.2%) and how to market their products (17.4%). WEF trains women groups registering for loans on these areas to ensure they have skills to conduct their group projects successfully so as to be able to contribute regularly to loan repayment. Trainings in these areas are important for group cohesiveness, management and sustainability as well as to maximize the influence of the loans on the livelihoods of these women groups.

#### 4.5.2 Benefits of training

**Table: 5.0 Benefits of training**

<b>Was training helpful in running the project</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	109	100.0

From the data collected, it is seen that the training sessions given by WEF were helpful and beneficial to the group as agreed by 100% of the women groups. WEF conducts capacity building of women geared to encouraging economic empowerment and assuring the future sustainability of the projects. The trainings are seen to impart confidence on managing income generating projects and manage group dynamics in managing and repaying of the loan. Trainings as a strategy of WEF to equip women with important skills was seen as important to the success of the group as a whole and had an influence on change in livelihoods of women.

#### 4.5.3 Payment for training

The women groups reported that they did not pay for trainings (89) 81.7% and (20)18.3% paid for these trainings. Of the groups that paid for training, 38.9 % paid 100ksh and 61.1% paid 50ksh. WEF conducts trainings essentially free of charge, the payment for trainings was attributed to the change in the area coordinators. Further discussions revealed that the payments requested confused the women groups as they knew trainings were covered in loan processing fee that was charged for every loan amount disbursed.

**Table 5.1 Payment for training**

<b>Paid for trainings</b>	<b>Frequency</b>	<b>Percent</b>
Yes	<b>20</b>	<b>18.3</b>
No	<b>89</b>	<b>81.7</b>
<b>Total</b>	<b>109</b>	<b>100.00</b>

**4.5.4 Pearson’s product moment Correlation on WEF loan influence on Livelihoods and Trainings**

**Table 5.2 Pearson’s correlation on WEF loan Influence on Livelihoods and Trainings**

Pearson’s correlation was carried out to establish the relationship between WEF loan influence on livelihoods and training. Table 5.2 outlines the findings.

		WEF Loans impact on group members livelihood	Training Effectiveness
WEF Loans influence on group members livelihood	Pearson Correlation	1	.694**
	Sig. (2-tailed)		.000
	N	109	109
Training Effectiveness	Pearson Correlation	.694**	1
	Sig. (2-tailed)	.000	
	N	109	109

\*\* . Correlation is significant at the 0.01 level (2-tailed).

It is shown in Table 5.1 that there is a positive correlation (0.694) between training effectiveness and the loan provided by WEF. These findings indicate that the training offered positively

influenced the livelihoods of women groups. This could be attributed to the content of the training being pertinent to the growth and maintenance of the businesses and contributing to the effective management of the incomes.

#### **4.5.5 Influence of trainings Conducted by WEF**

Influence of trainings was measured on a likert scale of 1 for strongly agree to 5 for strongly disagree. Trainings were found to be effective at a mean of 1.27. SHG's agreed that WEF trains women on how to market products with a mean score of 1.52. Trainings attended by most women had a mean score of 1.04 showing they were well attended. Women strongly agreed that trainings were important in managing projects at a mean of 1.12 Trainings were found to be affordable at a mean of 1.36.and monitoring growth had a mean of 1.32. It was evident in the findings that trainings done were attended by most women groups and were found to be important in the management of the groups. Through the skills and insights gained through the trainings, group dynamics and cohesiveness are better managed for successful execution of group and individual projects.

#### **Table 5.3: Influence of trainings done by WEF.**

To establish the influence of training on the livelihoods of women groups, members were asked to rate the trainings on a scale of 1 to 5. 1 being strongly agree and 5 being strongly disagree. The results are shown in table 5.3



	<b>Mean</b>	<b>Std. Deviation</b>
WEF trains groups on how to market their products	1.52	.888
WEF trainings are attended by most women	1.04	.189
WEF trainings are important for managing projects	1.12	.326
Training workshops are affordable for people who attend	1.36	.898
WEF monitors growth and development of projects	1.32	.651
Training Effectiveness	1.2716	.42646

#### **4.6 Linkage of Self-Help Groups to Large enterprises and livelihoods**

**Table 5.4 WEF linkage of Self-Help Groups to large enterprises**

Group members were asked whether they had been linked by WEF to any large enterprises. Table 5.4 summarizes the results.

<b>Linked to large enterprises</b>	<b>Frequency</b>	<b>Percentage</b>
No	82	75.2
Yes	27	24.8
<b>Total</b>	<b>109</b>	<b>100.00</b>

One of the main strategies of WEF is to link women groups to other large established enterprises to support and grow their business as part of its goal to enhance business and mentorship. The study findings indicate that most of the women (82) 75.2% had not been linked not linked by WEF to large enterprises for business support wholesome groups (27)24.8% had contracts to supply good to other large enterprises. Findings show that marketing of products was done mainly through word of mouth and customer base being friends, family and general public. It is seen that linkages to large enterprises does not have a significant influence on livelihoods as most of the changes seen come from the women's efforts themselves.

#### **4.6.1 Supply goods and services to other large enterprises**

The data collected shows that many of the women (95) (87.2%) did not supply goods to another enterprise while (14) 12.8 % of them supplied goods to another enterprise. For the groups who supplied good to other enterprises, this is a result of the linkages by WEF. Findings suggest that the projects undertaken did not supply or subcontract their good and services to other enterprises, this could be due to the type and size of the businesses that did not make it feasible to subcontract services.

#### **Table 5.5 Supply of goods to other enterprises**

As part of its objectives, WEF provides market support to women groups, the study set out to investigate if women groups supply goods to other enterprises. Finding are indicated in table 5.5

<b>Supply of goods to other enterprises</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	<b>14</b>	12.8
No	<b>95</b>	87.2
<b>Total</b>	<b>109</b>	<b>100.0</b>

#### 4.6.2 Marketing goods in domestic, regional and international markets

**Table 5.6 Marketing in domestic, regional and international markets.**

Group members were asked whether they marketed goods in domestic, regional and international markets. Table 5.6 presents the findings.

<b>Market goods in domestic markets</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	76	68.0
No	33	32.0
<b>Total</b>	<b>109</b>	<b>100.00</b>

The study findings show that the women groups marketed products in domestic markets (76) 68.0% and (33) 23.1% did not supply goods to any markets. It was noted that most of the goods and services sold were locally sourced and marketing was done to the local customer base. It is from these markets that the women groups were able to get their incomes and supplies from to grow their businesses.

**4.6.3 Pearson’s product moment Correlation on WEF loan influence on Livelihoods and Linkages.**

**Table 5.7 Pearson’s Correlation on WEF loan influence on Livelihoods and linkages**

Pearson’s correlation was computed to establish the relationship between WEF loans influence on livelihoods and linkages with large enterprises. Results are presented in table 5.7

		WEF Loans impact on livelihood	WEF Market support
WEF Loans impact on livelihood	Pearson Correlation	1	.402**
	Sig. (2-tailed)		.000
	N	109	109
WEF Market support	Pearson Correlation	.402**	1
	Sig. (2-tailed)	.000	
	N	109	109

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Pearson’s correlation was carried out on the influence that market support had on livelihoods. From the correlation it is seen that there is a positive correlation (0.402) between the influence that WEF loans had on livelihoods and market support. This indicates that it is likely that the market support and linkages that WEF provided to women groups enabled them to access wider markets for their goods which in turn has a positive impact on their livelihoods

#### **4.6.4 WEF Loans and Market support.**

Market support by WEF was measured on a scale starting from strongly agree at 1 to strongly disagree at 5. The findings revealed that support by WEF was required for the growth and development of the self-help groups at a mean of 1.20. Most women strongly agreed that support by WEF was important for growth (1.1.7), WEF should assist SHG's to find right markets for products (1.31) Mentorship and follow up was also required (1.19). Visits to other enterprises for exposure was agreed as important (1.18) and links to subsidized government programs as essential (1.17). Given the low support offered by WEF, groups felt the need to have support and mentorship as an important factor for success.

**Table 5.8 WEF Loan and market support**

The study required group members to rate the market support given by WEF on a scale of 1 being strongly agree and 5 being strongly disagree. Table 5.8 presents the data

	Mean	Std. Deviation
Support by WEF is important for the growth of women owned enterprises	1.17	.405
WEF should assist women to find the right markets for their products and services	1.31	.604
It is important for WEF to follow up/mentor self-help groups	1.19	.500
WEF should organize visits to other enterprises for exposure	1.18	.530
Self Help groups should be linked to subsidized government programs	1.17	.506
WEF Market support	1.2073	.35997

**4.6.5 Change in incomes**

Data collected shows that of the groups sampled, 102 groups (93.8 %) agreed that their income had increased as a result of the WEF loan they took and 6.2 % (7) did not see their income increase as a result. As results have shown that women used these loans to boost existing businesses through

adding stock and capital as well as equipping and adding structures. Findings revealed that through the change in incomes, groups were able to see a positive change on their livelihoods.

**Table 5.9 Change in incomes**

The study further sought to determine whether the women groups who had borrowed loans had experienced any change in incomes. Table 5.9 outlines the findings

<b>Seen a change in income</b>	<b>Frequency</b>	<b>Percent</b>
Yes	102	93.6
No	<b>7</b>	6.4
<b>Total</b>	<b>109</b>	<b>100.0</b>

#### **4.6.6 Saving capability**

From the questionnaires collected (94) 7% of the women groups said that they have been able to save more since taking the loan and 15 (9%) have not been able to save more. Study findings indicate that groups existed as merry go rounds that functioned as table banking, with the availability of WEF loans they were able to contribute and save more thereby having more money available for group borrowing. Availability and ease of accessibility to funds had an impact on the livelihoods of women as they had a resource to access in cases of emergencies.

### **Table 6.0 Saving capability**

The study sought to find out whether women were able to save more since taking the loans, the findings are shown in table 6.0

<b>Ability to save more</b>	<b>Frequency</b>	<b>Percent</b>
Yes	94	87.0
No	15	13.0
<b>Total</b>	<b>109</b>	<b>100.00</b>

### **4.6.7 Change in profits**

Data collected indicates that profits have been able to increase for (101) 93.5 %of the women groups interviewed while 5.2% did not see an increase in profits. Increase in profits is attributed to the increased ability to save more, boost stock and diversify existing businesses. Findings also indicate that for those whom profits did not increase, it could be attributed to the loans being used to offset existing loans or to use in emergency situations such as education and health issues.

### **Table 6.1 Change in profits from businesses**

For the women undertaking group projects and businesses, the study sought to determine whether they had seen a change in profits. Findings are indicated in table 6.1



<b>Profits increased since taking the loan</b>	<b>Frequency</b>	<b>Percent</b>
Yes	101	93.5
No	8	6.5
<b>Total</b>	<b>109</b>	<b>100.00</b>

#### **4.6.8 WEF loan influence on livelihoods**

The livelihoods were measured starting from 1 for strongly agree to 5 for strongly disagree. The study findings reveal that groups agreed WEF loans had a positive influence a mean of 1.53 on group members' livelihoods. It is shown that the loans also contributed an increase in household assets (1.51), it contributed to children's education (1.65). Household diets were also found to change for the better at 1.58. It was uncertain if the loan helped member's access better health (1.73). Further discussions revealed that members had registered with NHIF which helped them access healthcare as well as going to hospital directly and the WEF loan did not have a significant influence on access to health care. Most groups strongly agreed that the WEF loan did help them acquire stocks for their businesses. From the study, it is shown that the loans provided by WEF to self-help groups influenced their livelihoods positively

**Table: 6.2 WEF loan influence on livelihoods**

Table 6.2 indicates the findings on the influence of WEF loans and livelihoods

	Mean	Std. Deviation
WEF Loans have contributed to an increase in my household assets	1.51	.878
WEF Loan has contributed to my children's education	1.65	1.003
My household diet has improved as a result of the loan	1.58	.864
I am able to access better health for my family care as a result of the loan.	1.73	1.103
WEF has helped me acquire more stock for my business	1.19	.535
WEF Loans influence on group members livelihood	1.53	.72778

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter provides a summary of the major findings of the study and the conclusions as well. It provides recommendations and suggests areas for further study.

#### **5.2 Summary of Findings**

##### **5.2.1 WEF loans and influence on women's livelihoods**

Studies have shown that women are more likely to experience poverty as compared to men. They lack sufficient access to resources for economic development such as land and education. Often times, women are left to shoulder household responsibilities when men leave to look for work or are employed far away and require financial support to meet these needs (Fofana, 2010) Microfinance has provided the tools for women to save money, access affordable medical care and a resource in cases of emergencies. (Ramchandani, 2017). From the data collected, there was an uptick in women groups who registered and borrowed funds from the Women Enterprise Fund after its introduction by the Government in 2007. Most of these women had preexisting groups that were running as merry go rounds and then through the Initiative were able to borrow loans to boost existing businesses and to start businesses. Most of the women groups are involved in various group projects such as poultry keeping, detergent making, rental houses etc. The study found that 98.2% of the women groups reported that WEF loans had been beneficial to them and a majority had intentions to borrow more loans. From the data collected, WEF loans were found to have contributed to an increase in household assets at a mean of 1.51, had contributed to their children's education at a mean of 1.65 and had helped acquire stock for business at a mean of 1.19.

Microfinance has been seen to boost access to income generating activities which in turn has provided the women groups with the ability to increase household assets, contribute to education for school going children and facilitate self-confidence. The study findings indicate that WEF loans were influenced the livelihoods of women at a mean of 1.53 as they were able to see a change in various aspects of their lives. WEF loans were found not to have a significant influence on access to better healthcare as women were covered by NHIF and borrowed loans in cases of emergencies.

### **5.2.2 Trainings by WEF and influence on women's livelihoods.**

Trainings form an important element in microfinance. Training is provided to recipients of loans to address identified needs and equip with skills in effective group formation and management, personal growth and development. Temu and Kesi (2010) assert that training go hand in hand with the provision of credit facilities. Without trainings, the goals of microfinance to reduce poverty and empower women cannot be adequately met. WEF provides training to registered groups before loans are disbursed. From the findings, 99.1 % of the women received training before loan disbursement and were issued with a certificate at completion. They were trained on how to manage their projects, how to save money and importance of regular contributions, record keeping, and business skills and how to access markets. As part of the trainings they also learned the importance of having a group constitution, frequency of contribution so as to offset the loan on time and managing group dynamics. 100% of the women groups interviewed agreed the trainings had benefitted them. There was a significant correlation between the trainings and livelihoods at 0.694 this significant influence could be attributed to trainings offering pertinent information and skills required to hold together and strengthen group bonds. These trainings were necessary in identifying and addressing the needs before loans disbursement. Trainings provided also indicated

to the women the importance of repaying loan on time so as to qualify for the next loan cycle given most women had plans to future loans from WEF.

### **5.2.3 Linkages to Large enterprises and influence on women's livelihoods.**

Market Linkages between small enterprises and large enterprises acts as a catalyst for the economic growth and expansion of small-scale enterprises. These linkages help to give exposure and a platform for marketing of good and services, they also provide employment opportunities. Linkages allow businesses to identify, harness and exploit existing business opportunities to their advantage. As part of its objectives WEF is to link women groups to other larger enterprises to provide support and act as markets for goods and services. Support is in form of providing a platform for exposure in domestic, regional and international markets as well as organizing visits to other enterprises for learning and growth. As shown from the data, WEF did not provide linkages to other enterprises and market support as indicated by 75.2% of the women groups. Regarding supplying goods to other enterprises, 87.2 % of the women did not supply goods or services to any other enterprise but they sold their products locally. Although findings revealed the women strongly agreed that support by WEF was important for growth as reported with a mean of 1.17 they felt that WEF should organize visits to other enterprises for exposure and to follow up and mentor self-help groups at a mean of 1.18 and 1.19 respectively. From the data collected, there was moderate correlation between provision of linkages and women's livelihoods. Women groups felt that support and linkages by WEF was required to boost growth. Groups that had actively running projects required exposure and marketing to be able to grow in terms of revenue.

#### **5.2.4 Livelihoods**

Livelihoods is understood as means of making a living. Women groups engage in various income generating activities in a bid to improve their livelihoods and ability to withstand external shocks. Improvements in livelihoods must take into account the needs of people by identifying and providing resources required for sustained growth. For livelihood improvement strategies to be successful, tangible outcomes should be evident such as existence of a consistent and reliable source of income, access to clean drinking water, improved levels of sanitation, access to affordable medical care. Shamsiry and Abdulai (2014) add that without evident outcomes in livelihoods, poverty alleviation strategies will be deemed to have failed. Findings indicate that groups existed as merry go rounds and functioned as table banking before registering for the WEF loans. This indicates that women had already in place initiatives aimed at improving livelihoods through loans by WEF, the livelihoods of women were found to be significantly influenced as indicated by the increase in household assets at a mean of 1.51, contribution to children's education at a mean of 1.65 and improvement in diet at 1.58. Through working together in their individual and group projects, they were also able to form bonds and grow closer and help each other in cases of emergencies and major life events. Study findings indicate that WEF strategies for alleviating poverty and empowering women through provision of loans, trainings and linkages had a positive influence on the livelihoods of women groups.

#### **5.3 Conclusion**

The study concluded that the Women Enterprise Fund initiatives of providing loans, capacity building and trainings and market support and linkages had an influence on the livelihoods of the women groups that registered with them. WEF as an instrument to provide access to affordable financial and business support services was viewed positively by the women groups who took it.

Loans were found to be beneficial to their businesses and significantly influenced livelihoods, linkages and market support also had an influence on the livelihoods. Trainings as a capacity building mechanism were effective and had a positive influence on the growth and success of the group and individual projects and thus also bringing about a change in livelihoods.

#### **5.4 Recommendations.**

The following recommendations are suggested as a result of the interactions of the women groups who borrowed the loan

- a) As loan amounts increase the mandatory 1-year repayment period was found to be constricting, especially for smaller groups with larger loans. It is recommended that the loan repayment period be adjusted and made flexible to allow for more time to complete repayment.
- b) It is important that support is provided to women groups by providing linkages to enterprises with similar business undertakings. Through such links, avenues for investments are created that spur the growth of the groups.
- c) Trainings were conducted before loans were disbursed to ensure groups understood how to manage loans and groups growth, however it is recommended that follow up regular trainings be conducted to ensure support and provide guidance in cases of challenges.
- d) It is recommended that more support be given to these women groups in terms of linkages to other large enterprises. It is crucial that that WEF supports projects by women groups in linking them to other enterprises for exposure and growth.

## **5.5 Areas for further study**

The following areas are recommended for further study:

1. There is need to carry out research on the effect of WEF loans in other constituencies and areas to find out the impact on livelihoods.
2. The impact that the 1-year requirement to repay loans has on the borrowing capacity of women groups.
3. The extent to which WEF support via linkages to other enterprises could have on the growth and development of self-help groups.
4. The impact that regular trainings and follow up meetings on group progress could have on the success of group projects.



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## APPENDIX 1: LETTER OF TRANSMITTAL

University of Nairobi,

Po Box 30197,

Kenya

Dear Respondent,

### **RE: INTRODUCTORY LETTER FOR DATA COLLECTION.**

My name is Joan Cheruiyot. I am a student at the University of Nairobi undertaking a degree in Masters of Arts in Project Planning and Management. I am undertaking a research project entitled: **Influence of Women Enterprise Fund on the livelihoods of women**. You have been selected to participate in this study to obtain your perceptions and views regarding various aspects of this fund such as trainings and disbursement of loans. Your participation will be highly appreciated. The information provided will be treated confidentially.

Thank you in advance.

Joan Cheruiyot

MAPPM student.

University of Nairobi


**APPENDIX 2: RESEARCH PERMIT**

**THIS IS TO CERTIFY THAT:** **Permit No : NACOSTI/P/17/94913/16663**  
**MISS. JOAN CHEPCHIRCHIR CHERUIYOT** **Date Of Issue : 28th April,2017**  
**of THE UNIVERSITY OF NAIROBI,** **Fee Received :Ksh 1000**  
**75939-200 Nairobi,has been permitted**  
**to conduct research in Nairobi County**

**on the topic: INFLUENCE OF WOMEN**  
**ENTERPRISE FUND ON THE LIVELIHOODS**  
**OF WOMEN IN EMBAKASI EAST SUB**  
**COUNTY, NAIROBI COUNTY.**

**for the period ending:**  
**28th April,2018**

.....  
**Applicant's**  
**Signature**

  
**Chalewa**  
**Director General**  
**National Commission for Science,**  
**Technology & Innovation**



## APPENDIX 3: Questionnaire for Self Help Group Members

### Questionnaire for Respondents

My name is Joan Cheruiyot and I am undertaking a research on the Influence of the Women Enterprise Fund on the livelihoods of women. This research is in partial fulfilment of the award of the degree in Masters in project planning and management.

Please tick as appropriate.

#### **Part A: Group data**

Please tick as appropriate;

1. What is the name of your group?.....
2. Are you doing?
  - i. Individual group projects/businesses
  - ii. Group Project
3. When did you begin this group?.....
4. How many members do you have? Male  Female
5. What type of project were you doing before you started borrowing money from WEF?.....
6. When did you begin borrowing funds from WEF?  
.....
7. What type of project(s) are you running now?  
.....
8. How do you run your project?
  - i. Employ someone to run it
  - ii. Group members run it

9. Do you plan on expanding your project/ business? Yes  No

**Part B: WEF Loan**

1. How many times have you borrowed WEF loans? Once (1)  Twice (2)   
Thrice (3)

2. How long did it take you to repay the loan?

i. First loan

ii. Second loan

iii. Third loan

3. Do you allow individual members to borrow loans from the group? Yes  No

If no, why?.....

4. Has the WEF loan helped your group in any way? Yes  No

If yes, how? .....

5. How did you use the WEF loan? .....

6. Do you plan on borrowing more from WEF? Yes  No

7. Using a scale of 1 to 5 in which **1 is Strongly Agree** and **5 is Strongly Disagree** to what extent do you agree with these statements? **1= Strongly agree 2=Agree 3=Uncertain 4= Disagree 5 =Strongly Disagree**

<b>WEF Loans</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Most women groups can access these funds					
Loan application procedures are simple and easy.					
Repayment time for loans borrowed is flexible and friendly					
The loan application process is transparent					
Women use these funds to start new enterprises					

**Part C: Training**

1. Was your group trained by WEF before taking the loan? Yes:  No

If Yes, what were you trained on?.....

- i. How to manage the project:
- ii. How to save money:
- iii. Record keeping:
- iv. Business skills
- v. How to access market for products
- vi. Basic ICT (Computer Skills)

2. Have these trainings been helpful in running the project? Yes  No

3. Did you pay for these training? Yes  No

If Yes, how much?.....

4. Using a scale of 1 to 5 in which **1 is Strongly Agree** and **5 is Strongly Disagree** to what extent do you agree with the following statements? **1= Strongly agree 2=Agree 3=Uncertain 4= Disagree 5 =Strongly Disagree**

<b>Trainings</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
WEF trains groups on how to market their products					
WEF trainings are attended by most women					
WEF trainings are important for managing projects					
Training workshops are affordable for people who attend					
WEF monitors growth and development of projects					

**Part D: Market support and Linkages and influence on livelihoods**

1. Has WEF linked you to other large enterprises to support your business? Yes  No
2. Do you supply goods/services to another enterprise? Yes  No
3. Has WEF helped you to market your products in domestic, regional and international markets?  
 .....  
 4. Have you attended any marketing events such as trade fairs, exhibitions and conferences organized by WEF? Yes  No
5. Using a scale of 1 to 5, in which **1 Strongly Agree** and **5 is Strongly Disagree** to what extent do you agree with the following statements? **1= Strongly agree 2=Agree 3=Uncertain 4= Disagree 5 =Strongly Disagree**

<b>Market Support</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Support by WEF is important for the growth of women owned enterprises					
WEF should assist women to find the right markets for their products and services					
It is important for WEF to follow up/mentor self-help groups					
WEF should organize visits to other enterprises for exposure					
Self Help groups should be linked to subsidized government programmes					

**Part E: Loans and Livelihoods**

1. Has your income increased as a result of WEF Loan? Yes
2. Have your sources of income changed (diversified) as a result of taking the WEF Loan?  
Yes No
3. Have you been able to save more since taking the loan? Yes
4. Have the profits for your business increased since taking the loan? Yes  No

Using a scale of 1 to 5 in which **1 is Strongly Agree** and **5 is Strongly Disagree** to what extent do you agree with the following statements?. **1= Strongly agree 2=Agree 3=Uncertain 4= Disagree 5 =Strongly Disagree**

<b>Livelihoods</b>	1	2	3	4	5
WEF Loans have contributed to an increase in my household assets					
WEF Loan has contributed to my children’s education					
My household diet has improved as a result of the loan					
I am able to access better health for my family care as a result of the loan.					
WEF has helped me acquire more stock for my business					

**Interview Schedule for WEF Embakasi East Coordinator.**

My name is Joan Cheruiyot and I am undertaking a research on the Influence of the Women Enterprise Fund on the livelihoods of women. This research is in partial fulfilment of the award of the degree in Masters in project planning and management.

Please tick as appropriate.

How long have you worked with WEF?.....

Does WEF charge a processing fee for its loans? Yes  No

If yes, how much?.....

What does the training before taking loan consist of?

.....

Do you train women on how to market their products and services? Yes  No?

Does WEF facilitate marketing of the products and services of its groups? Yes  No

If No, Why?.....

Does WEF link the women groups to other enterprises for mentorship and exposure? E.g. introducing them to companies? Yes  No

What does the training consist of?.....

Do you train women on how to access markets for products? Yes  No

Which financial intermediaries do you partner with as an access point for loans?.....

Do you invite the women groups to attend marketing events such as trade fairs, exhibitions and conferences?  Yes  No

If No, why?.....

Does WEF follow up on the progress and growth of the Self-Help groups? Yes  No